Nashville District

Human Resources Newsletter "News You Can Use"

Issue 01-12-04 1 December 2004

The purpose of this newsletter is to keep Nashville District employees informed about personnel issues, concerns, and topics. You are encouraged to review the information and disseminate to your organization. If there are particular areas of interest that you would like to see addressed in future issues, an article of general interest, or general comments, please contact John Restey at 615-736-5538 or John.G.Restey@lrn02.usace.army.mil.

<u>Coming Events:</u>

8 October – 13 December 2004----FEHB (Federal Employees Health Benefits) Open Season

15 October –31 December 2004---Thrift Saving Plan (TSP) Open Season

8 November-13 December 2004—Flexible Sending Account for Federal Employees (FSAFEDS) Open Season

General News:

OPM Website Update

The Office of Personnel Management (OPM) is pleased to announce the www.opm.gov/hsa web site has been updated with additional information important to those interested in the High Deductible Health Plan (HDHP) Options with a Health Savings Account (HSA) or a Health Reimbursement Arrangement (HRA) to be offered in 2005.

A new category, the "New FAQs Received at FAQ Suggestions @ OPM.GOV" has been added. Based on the many suggestions/questions sent to the FAQ Suggestions email box to date, over 50 of the most frequently asked questions have been answered.

The Comparison Chart for HSA and HRA has been expanded to include more topics and now includes Health Care Flexible Spending Accounts (HCFSA) comparison information. The information can be located under "New Comparison Chart HSA, HRA and HCFSA". Now our visitors can compare all three tax-advantaged products.

Another new category, "New HDHP/HSA Slide Presentation" has been added. A PowerPoint presentation is now available to provide visitors in-depth information in a different format.

Each of these new, expanded communications will help you to be a better informed purchaser of health insurance products. We will keep you apprised of any future updates

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NEW CBT SYSTEM - FREE TRAINING

Distance learning courses with personal mentoring services are available through the Army Computer Based Training system. The courses include Business Skills, Interpersonal Skills, Computer User Skills, and Information Technology Vendor Certification coverage.

The United States Army e-Learning partnership license with SkillSoft (formerly SmartForce and CBT Systems) has been extended and expanded. It continues with significant enhancements, capabilities and added features. All authorized personnel can access about 1,500 Information Technology, Business Skills, and Interpersonal Skills courses from any location, around the clock (24/7) and have access to personal mentoring for all certifications and many other programs - all at NO COST to the individual or the unit. Promotion Points and College Credit are all possibilities. THE LIBRARY IS CONTINUALLY UPDATED.

Registration has been automated with the Army Training Requirements and Resources System (ATRRS). ATRRS verifies your eligibility for the program and also posts successfully completed courses to your official ATRRS training record. It also produces CERTIFICATES!

A copy of the Program Listing is available for downloading from http://usarmy.skillport.com.

To access the new system: go to www.us.army.mil and follow the link to Self Service (left column of home page) > My Education > Army eLearning > Link to Register.

For assistance with AKO, access the web site FAQs/Help, or call 1-877-256-8737 (DSN 654-4357).

Health and Benefits:

TSP Catch Up Contributions

Beginning Sunday, November 28, 2004, employees may begin to make their TSP Catch-Up (TSPC) contribution elections for 2005. In order to be eligible, employees must turn age 50 by December 31, 2005, and be contributing the maximum percentage to their TSP account (FERS - 15%, CSRS - 10%). The maximum TSPC contribution amount for 2005 is \$4,000. Employees must also be in a pay status and not in a six-month noncontribution period after receiving a financial hardship in-service withdrawal.

TSPC contributions for 2004 will automatically discontinue in the pay period ending December 11, 2004, which will be paid on December 23rd. Employees need to make a new TSPC election each year due to the IRS elective deferral increase.

When making a TSPC election, employees will need to enter only the dollar amount they wish to have deducted from each paycheck, *not the annual maximum*.

For more information on the TSPC program, including a breakdown chart of annual contributions by the number of pay periods, please visit the Army Benefits Center - Civilian (ABC-C) website

 $at\ \underline{https://www.abc.army.mil/Information/ABCTSP/Information/HowtoDeterminetheBiW}\ eeklyAmountforTSPC for 2005.htm$

and $\underline{https://www.abc.army.mil/Information/ABCTSP/Information/TSPCatchUpContributions.htm.}$

For additional questions, please contact the ABC-C at 1-877-276-9287 or TDD at 1-877-276-9833. Benefit counselors are available from 6:00 am to 6:00 pm CT (excluding Federal holidays).

Congress Runs Out of Time on Dental-Vision and TSP Legislation

Taken from Federal Digest By Stephen Barr

Congress, did not close the deal on bills that would enhance dental and vision benefits for federal employees and revamp rules for the Thrift Savings Plan. As expected, Congress signed off on a 3.5 percent pay raise for federal employees as part of a \$388 billion omnibus spending package. **President Bush** will decide how to implement the raise, which will take effect in January. If the administration follows traditional practice, Bush will soon issue an executive order that breaks the raise into two components: an across-the-board increase for all General Schedule employees and a geographic adjustment that can vary according to private-sector wages in local labor markets. But the dental-vision and TSP bills were left in limbo as Congress departed for its Thanksgiving holiday break. The Senate, on a voice vote Saturday afternoon, approved the dental-vision bill, which would create a voluntary insurance program to leverage the purchasing power of the government so federal employees and retirees could purchase insurance coverage at favorable rates. The Federal Employees Health Benefits Program is generally considered to offer paltry coverage for tooth and eye care, and congressional committees have spent much of the year studying proposals to improve those benefits. Under a plan devised by

Collins and Akaka, employees and retirees signing up for enhanced dental and vision coverage would be responsible for premium costs so that taxpayers would not be asked to subsidize the coverage. But the House did not take up the bill before adjourning for the holiday, a spokeswoman for Collins said yesterday. A reverse order played out on the bill to change rules for the TSP, the 401(k)-type program used by nearly 3.4 million civil service, postal and military employees to save for retirement. The House approved the bill Friday, but the Senate got caught up on other issues and ran out of time. The spokeswoman for Collins said sponsors hope they can get the bill cleared for a vote in early December, when the Senate has scheduled a brief session. If approved, the bill would go to Bush for his signature. The legislation would allow federal employees and military personnel to start or change their TSP contributions at any time instead of just during the "open seasons" held twice a year. Currently, newly hired employees have 60 days to enroll in the TSP, if they fail to do so, they must wait until the next open season. Employees who stop their TSP contributions must wait until the second open season, which can mean a delay of close to a year.

Office of Personnell Management (OPM) Benefits Survey for Federal Employees

OPM is preparing to issue a benefits survey to approximately 2,400 randomly selected employees. The survey will include questions on various benefits such as health and life insurance as well as work life programs, such as telework, alternate work schedules, child and elder care programs, etc. Selected employees are encouraged to complete the survey in order to provide a better assessment of the competitiveness of the Federal benefits package.

Food for Thought:

Everything rises and falls on leadership. Any situation either improves or declines based on whether the leadership is good or bad. And if there is a leadership vacuum, the people really suffer.